

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 John C. Flagler  
 Debtor

Case No. 17-16997-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +John C. Flagler, 1580 Clearfield Road, Wind Gap, PA 18091-9744  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14041187 +Bayview Loan Servicing, LLC, c/o Rebecca A. Solarz, Esq., 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 13998489 +Bernadette Flagler, 1580 Clearfield Road, Wind Gap, PA 18091-9744  
 13998490 +Christian Hancock/James Lanyon, c/o Nicola G. Suglia, Esq., 601 Route 73 South, Ste. 305,  
 Marlton, NJ 08053-9609  
 13998493 +EOS CCA, PO Box 981008, Boston, MA 02298-1008  
 13998494 +Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 14019477 +Francis E. Templin, 6093 Old Rt 22, Bernville, PA 19506-8455  
 13998496 +Powell Inc, 1 Fisher Street, Halifax, PA 17032-8845  
 13998497 +Protective Services, c/o Beau A. Hoffman, Esq., McCormick Law Firm, P.O. Box 577,  
 Williamsport, PA 17703-0577  
 13998498 +Robert D. Densmore, c/o Ralph J. Bellafatto, Esq., 4480 William Penn Highway,  
 Easton, PA 18045-4937

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 14 2018 01:51:30 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13998486 +EDI: AMEREXPR.COM Apr 14 2018 05:43:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 13998487 +EDI: TSYS2.COM Apr 14 2018 05:43:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 13998488 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 14 2018 01:51:31  
 Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873  
 13998491 +EDI: WFNNB.COM Apr 14 2018 05:43:00 Comenity Bank/womnwthn, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 13998492 +EDI: RCSFNBMARIN.COM Apr 14 2018 05:43:00 Credit One Bank Na, PO Box 98875,  
 Las Vegas, NV 89193-8875  
 13998495 EDI: PRA.COM Apr 14 2018 05:43:00 Portfolio Rc, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502  
 14027431 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2018 01:51:18  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14002204 +EDI: RMSC.COM Apr 14 2018 05:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14001648\* +Robert D. Densmore, c/o Ralph J. Bellafatto, Esq., 4480 William Penn Highway,  
 Easton, PA 18045-4937

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2  
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Date Rcvd: Apr 13, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
PAUL EDWARD TRAINOR on behalf of Debtor John C. Flagler trainorlawoffices@gmail.com  
RALPH J. BELLAFATTO on behalf of Robert D. Densmore ralph@bellafatto.com,  
margaret@bellafatto.com  
REBECCA ANN SOLARZ on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>John C. Flagler</u>	Social Security number or ITIN	<b>xxx-xx-9504</b>
	First Name Middle Name Last Name	EIN	<b>23-2951559</b>
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-16997-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John C. Flagler  
aka John Christopher Flagler, aka John Flagler

4/12/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**